

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF OCTOBER 8, 2024

Chapter 13 Case # 19-28377

Re: ROBBIN LYNN TRACY
6 FOLEY DRIVE
NEWTON, NJ 07860

Atty: DEAN G. SUTTON, ESQ.
57 BUXTON CIRCLE
MAGNOLIA, DE 19962

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
10/22/2019	\$700.00	6269643000	11/21/2019	\$700.00	6344734000
12/30/2019	\$700.00	6433388000	01/27/2020	\$700.00	6505434000
02/26/2020	\$700.00	6587644000	03/30/2020	\$700.00	6667507000
05/01/2020	\$700.00	6751887000	06/01/2020	\$700.00	6825769000
07/13/2020	\$700.00	6933224000	08/10/2020	\$700.00	7002699000
09/28/2020	\$700.00	7111497000	11/02/2020	\$700.00	7195683000
11/30/2020	\$700.00	7267424000	12/29/2020	\$700.00	7335286000
01/08/2021	\$700.00	7366078000	02/25/2021	\$700.00	7473087000
03/23/2021	\$700.00	7545496000	04/29/2021	\$700.00	7630058000
06/02/2021	\$700.00	7702399000	06/28/2021	\$700.00	7771055000
07/28/2021	\$700.00	7837460000	09/07/2021	\$700.00	7927712000
10/06/2021	\$700.00	7998737000	10/07/2021	\$1,400.00	8000773000
11/04/2021	\$700.00	8061976000	11/29/2021	\$700.00	8106601000
01/03/2022	\$700.00	8177669000	02/07/2022	\$700.00	8259082000
03/07/2022	\$700.00	8321618000	04/15/2022	\$700.00	8404887000
05/16/2022	\$700.00	8469639000	07/05/2022	\$700.00	8565780000
07/22/2022	\$700.00	8601772000	08/25/2022	\$700.00	8667030000
10/03/2022	\$700.00	8738501000	10/03/2022	\$185.00	8738509000
10/31/2022	\$885.00	8793290000	11/28/2022	\$885.00	8842832000
12/30/2022	\$885.00	8908668000	01/31/2023	\$885.00	8967563000
02/21/2023	\$885.00	9005367000	03/31/2023	\$885.00	9082161000
05/01/2023	\$885.00	9134153000	05/30/2023	\$885.00	9187997000
07/03/2023	\$885.00		07/31/2023	\$885.00	
09/01/2023	\$885.00	9356822000	10/02/2023	\$885.00	9402637000
10/24/2023	\$885.00		11/27/2023	\$885.00	9499374000
12/26/2023	\$885.00	9546349000	01/22/2024	\$885.00	9594217000
02/27/2024	\$885.00		04/01/2024	\$885.00	9705787000
04/29/2024	\$885.00	9752191000	05/28/2024	\$885.00	9800781000
06/24/2024	\$885.00	9846060000	08/01/2024	\$885.00	9905687000
09/03/2024	\$885.00	9952707000			
Total Receipts: \$45,740.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$45,740.00					

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			2,850.64	IN SUMMARY
ATTY	ATTORNEY	ADMIN	3,250.00	100.00%	3,250.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0002	1ST CRD SRVC	UNSECURED	0.00	100.00%	0.00	0.00
0003	BANK OF AMERICA	UNSECURED	533.32	100.00%	528.29	5.03
0004	CAPITAL BANK,N.A.	UNSECURED	0.00	100.00%	0.00	0.00
0005	CAPITAL ONE AUTO FINANCE	VEHICLE SECURE	755.84	100.00%	755.84	0.00
0006	CAPITAL ONE BANK (USA), N.A.	UNSECURED	1,042.50	100.00%	1,032.67	9.83
0007	QUANTUM3 GROUP LLC	UNSECURED	291.73	100.00%	288.98	2.75
0008	CCS/FIRST NATIONAL BAN	UNSECURED	0.00	100.00%	0.00	0.00
0009	SANTANDER CONSUMER USA INC.	VEHICLE SECURE	1,189.99	100.00%	1,189.99	0.00
0010	LVNV FUNDING LLC	UNSECURED	551.55	100.00%	546.35	5.20
0012	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	653.04	100.00%	646.89	6.15
0013	MIDFIRST BANK	MORTGAGE ARRI	6,627.37	100.00%	6,627.37	0.00
0015	KOHL'S/CAPONE	UNSECURED	0.00	100.00%	0.00	0.00
0016	LVNV FUNDING LLC	UNSECURED	2,956.54	100.00%	2,928.68	27.86
0017	MACYS/DSNB	UNSECURED	0.00	100.00%	0.00	0.00
0018	MERRICK BANK	UNSECURED	1,067.51	100.00%	1,057.45	10.06
0019	ONEMAIN	VEHICLE SECURE	4,000.00	100.00%	4,000.00	0.00
0022	QUANTUM3 GROUP LLC	UNSECURED	1,855.12	100.00%	1,837.63	17.49
0024	CAPITAL ONE BANK NA	UNSECURED	785.20	100.00%	777.80	7.40
0025	CAPITAL ONE BANK USA N	UNSECURED	0.00	100.00%	0.00	0.00
0026	JEFFERSON CAPITAL SYSTEMS LLC	UNSECURED	667.26	100.00%	660.97	6.29
0027	ONEMAIN	UNSECURED	9,274.57	100.00%	9,187.16	87.41
0028	MIDFIRST BANK	(NEW) MTG Agree	6,732.54	100.00%	6,732.54	0.00

Total Paid: \$44,899.25

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
BANK OF AMERICA	11/17/2021	\$14.58	880833	12/13/2021	\$18.03	882469
	01/10/2022	\$18.01	884125	02/14/2022	\$18.03	885809
	03/14/2022	\$18.02	887520	04/18/2022	\$18.31	889221
	05/16/2022	\$18.30	890932	06/20/2022	\$18.31	892618
	08/15/2022	\$18.31	895916	05/15/2023	\$12.82	910154
	06/12/2023	\$22.42	911619	07/17/2023	\$44.85	913135
	08/14/2023	\$22.42	914652	10/16/2023	\$22.44	917640
	11/13/2023	\$44.12	919074	01/08/2024	\$22.07	921880
	02/12/2024	\$22.07	923228	03/11/2024	\$44.13	924685
	05/10/2024	\$22.07	927591	06/17/2024	\$22.07	928993
	07/15/2024	\$22.06	930480	08/19/2024	\$22.07	931890
	09/16/2024	\$22.78	933353			

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
CAPITAL ONE AUTO FINANCE							
	05/18/2020	\$43.98	848818		06/15/2020	\$37.87	850504
	07/20/2020	\$38.92	852297		08/17/2020	\$38.93	854163
	09/21/2020	\$38.92	855978		11/16/2020	\$38.93	859657
	12/21/2020	\$38.92	861474		01/11/2021	\$38.93	863263
	02/22/2021	\$77.85	864939		04/19/2021	\$38.92	868473
	05/17/2021	\$55.90	870374		06/21/2021	\$36.60	872181
	07/19/2021	\$37.20	873980		08/16/2021	\$37.20	875660
	09/20/2021	\$37.20	877392		10/18/2021	\$37.20	879172
	11/17/2021	\$82.37	880879				
CAPITAL ONE BANK (USA), N.A.							
	11/17/2021	\$28.50	880887		12/13/2021	\$35.23	882523
	01/10/2022	\$35.23	884178		02/14/2022	\$35.23	885868
	03/14/2022	\$35.23	887574		04/18/2022	\$35.79	889284
	05/16/2022	\$35.79	890986		06/20/2022	\$35.77	892674
	08/15/2022	\$35.79	895970		05/15/2023	\$25.04	910198
	06/12/2023	\$43.84	911662		07/17/2023	\$87.68	913183
	08/14/2023	\$43.83	914701		10/16/2023	\$43.84	917679
	11/13/2023	\$86.27	919117		01/08/2024	\$43.14	921917
	02/12/2024	\$43.12	923271		03/11/2024	\$86.27	924721
	05/10/2024	\$43.14	927631		06/17/2024	\$43.14	929034
	07/15/2024	\$43.13	930518		08/19/2024	\$43.14	931933
	09/16/2024	\$44.53	933393				
CAPITAL ONE BANK NA							
	11/17/2021	\$21.47	880885		12/13/2021	\$26.53	882521
	01/10/2022	\$26.53	884176		02/14/2022	\$26.54	885866
	03/14/2022	\$26.54	887572		04/18/2022	\$26.95	889282
	05/16/2022	\$26.96	890984		06/20/2022	\$26.94	892672
	08/15/2022	\$26.96	895968		05/15/2023	\$18.87	910195
	06/12/2023	\$33.01	911659		07/17/2023	\$66.03	913180
	08/14/2023	\$33.02	914698		10/16/2023	\$33.03	917676
	11/13/2023	\$64.96	919114		01/08/2024	\$32.50	921915
	02/12/2024	\$32.48	923268		03/11/2024	\$64.98	924718
	05/10/2024	\$32.49	927632		06/17/2024	\$32.48	929035
	07/15/2024	\$32.49	930519		08/19/2024	\$32.49	931934
	09/16/2024	\$33.55	933394				
HOME POINT FINANCIAL CORPORATION							
	04/20/2020	\$35.84	846555		05/18/2020	\$349.79	848501
	06/15/2020	\$332.08	850181		07/20/2020	\$341.30	851945
	08/17/2020	\$341.30	853826		09/21/2020	\$341.30	855598
	11/16/2020	\$341.31	859303		12/21/2020	\$341.30	861082
	01/11/2021	\$341.30	862945		02/22/2021	\$682.60	864516
	04/19/2021	\$341.30	868043		05/12/2021	(\$341.30)	868043
	05/17/2021	\$549.08	869990				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
JEFFERSON CAPITAL SYSTEMS LLC	11/17/2021	\$17.85	8002530		11/17/2021	\$18.24	8002530
	12/13/2021	\$22.55	8002584		12/13/2021	\$22.07	8002584
	01/10/2022	\$22.07	8002634		01/10/2022	\$22.55	8002634
	02/14/2022	\$22.55	8002686		02/14/2022	\$22.07	8002686
	03/14/2022	\$22.07	8002740		03/14/2022	\$22.55	8002740
	04/18/2022	\$22.90	8002791		04/18/2022	\$22.41	8002791
	05/16/2022	\$22.42	8002838		05/16/2022	\$22.91	8002838
	06/20/2022	\$22.91	8002891		06/20/2022	\$22.42	8002891
	08/15/2022	\$22.42	8003001		08/15/2022	\$22.90	8003001
	05/15/2023	\$16.02	8003477		05/15/2023	\$15.68	8003477
	06/12/2023	\$27.46	8003528		06/12/2023	\$28.07	8003528
	07/17/2023	\$56.11	8003583		07/17/2023	\$54.93	8003583
	08/14/2023	\$27.46	8003640		08/14/2023	\$28.07	8003640
	10/16/2023	\$28.05	8003752		10/16/2023	\$27.45	8003752
	11/13/2023	\$54.05	8003809		11/13/2023	\$55.22	8003809
	01/08/2024	\$27.60	8003910		01/08/2024	\$27.01	8003910
	02/12/2024	\$27.02	8003952		02/12/2024	\$27.61	8003952
	03/11/2024	\$55.22	8003994		03/11/2024	\$54.04	8003994
	05/10/2024	\$27.02	8004083		05/10/2024	\$27.61	8004083
	06/17/2024	\$27.61	8004127		06/17/2024	\$27.03	8004127
	07/15/2024	\$27.02	8004172		07/15/2024	\$27.60	8004172
	08/19/2024	\$27.61	8004211		08/19/2024	\$27.02	8004211
	09/16/2024	\$27.90	8004253		09/16/2024	\$28.51	8004253
LVNV FUNDING LLC	11/17/2021	\$15.08	881183		11/17/2021	\$80.82	881183
	12/13/2021	\$99.91	882807		12/13/2021	\$18.63	882807
	01/10/2022	\$18.65	884453		01/10/2022	\$99.92	884453
	02/14/2022	\$99.91	886162		02/14/2022	\$18.64	886162
	03/14/2022	\$18.63	887861		03/14/2022	\$99.92	887861
	04/18/2022	\$101.49	889598		04/18/2022	\$18.94	889598
	05/16/2022	\$18.93	891284		05/16/2022	\$101.48	891284
	06/20/2022	\$101.49	892985		06/20/2022	\$18.94	892985
	08/15/2022	\$18.93	896252		08/15/2022	\$101.50	896252
	05/15/2023	\$71.02	910467		05/15/2023	\$13.24	910467
	06/12/2023	\$23.19	911947		06/12/2023	\$124.33	911947
	07/17/2023	\$248.63	913469		07/17/2023	\$46.39	913469
	08/14/2023	\$23.20	914984		08/14/2023	\$124.33	914984
	10/16/2023	\$124.33	917954		10/16/2023	\$23.19	917954
	11/13/2023	\$45.64	919401		11/13/2023	\$244.65	919401
	01/08/2024	\$122.33	922185		01/08/2024	\$22.82	922185
	02/12/2024	\$22.83	923558		02/12/2024	\$122.32	923558
	03/11/2024	\$244.66	924992		03/11/2024	\$45.64	924992
	05/10/2024	\$22.81	927894		05/10/2024	\$122.33	927894
	06/17/2024	\$122.33	929338		06/17/2024	\$22.82	929338
	07/15/2024	\$22.83	930779		07/15/2024	\$122.33	930779
	08/19/2024	\$122.32	932225		08/19/2024	\$22.82	932225
	09/16/2024	\$23.56	933650		09/16/2024	\$126.33	933650

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
MERRICK BANK	11/17/2021	\$29.18	881211		12/13/2021	\$36.08	882830
	01/10/2022	\$36.07	884478		02/14/2022	\$36.08	886192
	03/14/2022	\$36.07	887889		04/18/2022	\$36.65	889625
	05/16/2022	\$36.64	891311		06/20/2022	\$36.65	893016
	08/15/2022	\$36.64	896275		05/15/2023	\$25.64	910490
	06/12/2023	\$44.89	911969		07/17/2023	\$89.78	913493
	08/14/2023	\$44.90	915011		10/16/2023	\$44.88	917981
	11/13/2023	\$88.34	919428		01/08/2024	\$44.16	922208
	02/12/2024	\$44.18	923586		03/11/2024	\$88.33	925021
	05/10/2024	\$44.17	927914		06/17/2024	\$44.17	929363
	07/15/2024	\$44.17	930797		08/19/2024	\$44.17	932248
	09/16/2024	\$45.61	933672				
MIDFIRST BANK	06/21/2021	\$359.55	872008		07/19/2021	\$365.39	873817
	08/16/2021	\$365.38	875502		09/20/2021	\$365.38	877225
	10/18/2021	\$365.38	879011		11/17/2021	\$809.09	880706
	09/19/2022	\$675.50	897359		10/17/2022	\$675.50	899023
	11/14/2022	\$836.32	900595		12/12/2022	\$836.32	902163
	01/09/2023	\$836.32	903653		02/13/2023	\$836.32	905156
	03/13/2023	\$836.32	906776		04/17/2023	\$836.32	908340
	05/15/2023	\$363.62	909971				
ONEMAIN	04/20/2020	\$21.63	846404		05/18/2020	\$211.12	848369
	06/15/2020	\$200.43	850050		07/20/2020	\$205.99	851805
	08/17/2020	\$206.00	853689		09/21/2020	\$205.99	855461
	11/16/2020	\$205.99	859170		12/21/2020	\$205.99	860940
	01/11/2021	\$206.00	862831		02/22/2021	\$411.99	864368
	04/19/2021	\$205.99	867899		05/17/2021	\$295.83	869852
	06/21/2021	\$193.71	871612		07/19/2021	\$196.86	873469
	08/16/2021	\$196.86	875153		09/20/2021	\$196.86	876873
	10/18/2021	\$196.85	878666		11/17/2021	\$435.91	880374
	11/17/2021	\$253.54	880374		12/13/2021	\$313.42	882027
	01/10/2022	\$313.43	883668		02/14/2022	\$313.41	885338
	03/14/2022	\$313.43	887072		04/18/2022	\$318.37	888727
	05/16/2022	\$318.37	890492		06/20/2022	\$318.38	892149
	08/15/2022	\$318.37	895476		05/15/2023	\$222.79	909751
	06/12/2023	\$390.00	911202		07/17/2023	\$780.01	912727
	08/14/2023	\$389.97	914257		10/16/2023	\$390.00	917259
	11/13/2023	\$767.48	918682		01/08/2024	\$383.75	921524
	02/12/2024	\$383.73	922849		03/11/2024	\$767.49	924318
	05/10/2024	\$383.73	927233		06/17/2024	\$383.74	928596
	07/15/2024	\$383.75	930114		08/19/2024	\$383.74	931506
	09/16/2024	\$396.26	933002				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
QUANTUM3 GROUP LLC							
	11/17/2021	\$7.98	8002525		12/13/2021	\$9.85	8002578
	01/10/2022	\$9.86	8002630		02/14/2022	\$9.86	8002680
	03/14/2022	\$9.86	8002734		04/18/2022	\$10.01	8002787
	05/16/2022	\$10.02	8002840		06/20/2022	\$10.01	8002894
	08/15/2022	\$10.02	8002995		05/15/2023	\$7.01	8003469
	05/15/2023	\$44.57	8003469		06/12/2023	\$78.01	8003527
	06/12/2023	\$12.26	8003527		07/17/2023	\$24.53	8003578
	07/17/2023	\$156.01	8003578		08/14/2023	\$78.01	8003636
	08/14/2023	\$12.28	8003636		10/16/2023	\$12.26	8003758
	10/16/2023	\$78.01	8003758		11/13/2023	\$153.51	8003807
	11/13/2023	\$24.15	8003807		01/08/2024	\$12.06	8003907
	01/08/2024	\$76.76	8003907		02/12/2024	\$76.76	8003949
	02/12/2024	\$12.08	8003949		03/11/2024	\$24.13	8003992
	03/11/2024	\$153.51	8003992		05/10/2024	\$76.75	8004087
	05/10/2024	\$12.08	8004087		06/17/2024	\$12.07	8004132
	06/17/2024	\$76.76	8004132		07/15/2024	\$76.76	8004173
	07/15/2024	\$12.06	8004173		08/19/2024	\$12.08	8004214
	08/19/2024	\$76.75	8004214		09/16/2024	\$79.26	8004252
	09/16/2024	\$12.46	8004252				
QUANTUM3 GROUP LLC AS AGENT FOR							
	11/17/2021	\$50.71	881397		12/13/2021	\$62.70	883030
	01/10/2022	\$62.69	884677		02/14/2022	\$62.69	886398
	03/14/2022	\$62.69	888089		04/18/2022	\$63.68	889827
	05/16/2022	\$63.68	891503		06/20/2022	\$63.69	893219
	08/15/2022	\$63.67	896464				
SANTANDER CONSUMER USA INC.							
	04/20/2020	\$6.44	847532		05/18/2020	\$62.81	849353
	06/15/2020	\$59.63	851037		07/20/2020	\$61.28	852884
	08/17/2020	\$61.28	854722		09/21/2020	\$61.28	856585
	11/16/2020	\$61.28	860205		12/21/2020	\$61.28	862057
	01/11/2021	\$61.28	863751		02/22/2021	\$122.57	865580
	04/19/2021	\$61.28	869099		05/17/2021	\$88.01	870951
	06/21/2021	\$57.63	872778		07/19/2021	\$58.56	874527
	08/16/2021	\$58.57	876231		09/20/2021	\$58.56	878008
	10/18/2021	\$58.57	879739		11/17/2021	\$129.68	881436

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: October 08, 2024.

Receipts: \$45,740.00 - Paid to Claims: \$38,798.61 - Admin Costs Paid: \$6,100.64 = Funds on Hand: \$840.75

Unpaid Balance to Claims: \$185.47 + Unpaid Trustee Comp: \$0.00 = Total Unpaid Balance: **(\$655.28)

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.